



Committed to the future of rural communities.



**BUILDING  
COMMUNITIES**

*Every Day... Every Way*

2010 ANNUAL REPORT



**Anita J. (Janie) Dunning**  
Missouri State Director

USDA Rural Development's mission is to increase economic opportunity and improve the quality of life in Missouri. As I travel through the state I am proud of the effect our programs have made on rural Missouri. Through our housing programs Rural Development is able to help families realize the dream of homeownership, our business programs help expand economic development and health care services, our community facility programs build infrastructure and protect our residents, and our utility programs help ensure that every part of the state has access to reliable electricity and fast broadband internet.

Through USDA Rural Development's vast resources and flexible programs, we are able to build the necessary infrastructure to encourage people to live, work, raise families and establish businesses in Missouri.

Building communities in Missouri is a team effort and I am honored to partner with you to ensure that Missouri's future is bright and prosperous.



**Thomas J. Vilsack**  
Secretary of Agriculture

"Across USDA, we are targeting six crucial components to create the foundation for growth and opportunity in rural America: the expansion of broadband access, promoting renewable energy, increasing agricultural exports taking advantage of ecosystem markets, capitalizing on outdoor recreations, and linking local farm production to local consumption. USDA is the "Every Day, Every Way" Department because it touches the lives of every American. So while the entire Department is engaged in the important work of creating prosperity in communities so that they are self-sustaining, repopulating, and economically thriving, Rural Development is at the center of our efforts."



**Dallas Tonsager**  
Under Secretary for  
Rural Development

"Today, rural America is home to about 50 million people, and about three quarters of the geography of the United States is still rural in nature. While agriculture is still a significant driver in rural America, only 6.5 percent of the rural workforce is directly employed in farm production. This means that USDA must support not only the farms, but also the communities that surround and support them. USDA Rural Development is central to this community-building effort."



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# 2010 Missouri Highlights

## Statewide

- \$1.75 BILLION Invested in support of economic development for Rural Missouri
- \$6.7 MILLION delivered each work day in Missouri to improve quality of life
- 1.3¢ in administrative cost for every dollar distributed

## Business

- 133% greater investment in business development
- Record breaking 141 loans and grants awarded
- Loan guarantees provided for 156% more businesses
- 2,900 job saved or created

## Community

- 168 projects benefited with \$152 MILLION investment
- Topped last year funding by 475%
- Supported 14 health care projects, 35 public safety, 22 public facilities, 21 public maintenance vehicles, 7 libraries, 6 emergency generators
- 2nd place nationwide in number of facilities funded with ARRA loan and grant programs

## Housing

- Assisted almost 6,000 households with housing representing \$572 MILLION
- 1st place nationwide in delivering ARRA single family direct housing loans to largest number of new homeowners
- 2nd most multi-family housing complexes (720) in nation serving 15,539 elderly and family households

## Water

- 79 loans and grants representing \$89 MILLION assisted over 9,000 families with adequate drinking water and improved waste disposal

## Telecommunication

- 15 projects of \$180 MILLION to expand broadband service

## Electric

- 8 projects to electric cooperatives for \$151 MILLION to improve electrical service
- \$490 MILLION investment for expansion of power generation and transmission



# American Recovery and Reinvestment Act

**\$764,205,537**

**204 Businesses/Communities**

**3,264 Households**

The American Recovery and Reinvestment Act (ARRA) of 2009 was signed into law by President Obama on February 17, 2009. The Recovery Act aims to jump-start the economy, create and save jobs, address challenges, and help communities thrive.

In Missouri, USDA Rural Development has played an important role investing a total of \$764,205,537 in Recovery Act funds to rural communities in need. The funds have created jobs, strengthened water and waste water infrastructure, financed essential community facilities, help citizens build wealth through homeownership and supported local businesses. Every Day these funds help ensure that Missouri communities remain vital and strong.

## Recovery investments in Missouri include:

- **Homeownership**
- **Emergency vehicles and equipment**
- **Hospitals and clinics**
- **Water and sewer projects**
- **Broadband and rural electricity**
- **Renewable energy and energy efficiency**



# Business & Industry

**Business & Industry (B&I)** loan guarantees benefit lenders, businesses and communities. Lenders reduce their risk and boost their lending limit. Businesses can secure financing with competitive rates and terms. Communities can profit from a stronger business base. **Rural Economic Development Loans (REDL)** are available to utility cooperatives at zero interest for 10 years to support area economic development.



# JANUARY 2011

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
<b>"A company is known by the people it employs."</b>						1  NEW YEAR'S DAY
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17 MARTIN LUTHER KING, JR. DAY FEDERAL HOLIDAY	18	19	20	21	22
23 30	24 31	25	26	27	28	29

...Strengthening the Economy

# Housing Repairs & Improvements

Housing in good repair helps homeowners stay in their homes or renters to have safe places to live. One percent **Home Repair** Loans and Grants help rural homeowners with modest incomes remove health and safety hazards, improve or modernize their homes and make them accessible. **Housing Preservation Grants (HPG)** are available to non-profit and public organizations to help low-income homeowners repair and restore their homes. Direct and Guaranteed **Rural Rental Housing (RRH)** loans help developers provide and improve affordable rental housing for families, seniors and people with disabilities.



# FEBRUARY 2011

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	<p><b>"A house is built by hands, but a home is built by hearts."</b></p>				

# Public Safety

**Community Facilities (CF)** grants and loans can help public entities and non-profit organizations provide for the safety of their rural communities when local needs exceed the availability of funding.



# MARCH 2011

<b>"Don't let the best you have ever done be the standard for the rest of your life."</b>		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
<small>DAYLIGHT SAVINGS TIME BEGINS</small>				<small>ST. PATRICK'S DAY</small>		
20	21	22	23	24	25	26
27	28	29	30	31		

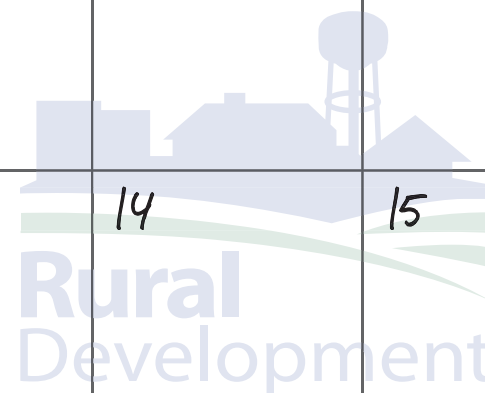
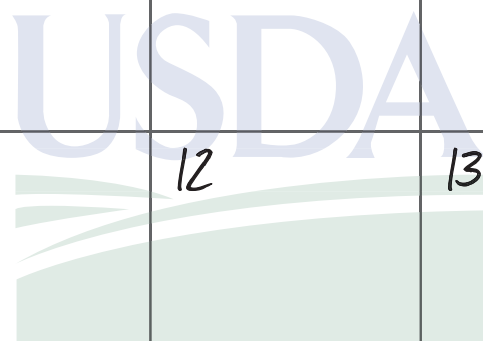
# Safe Water

Direct and Guaranteed **Water and Waste Disposal (WW)** loans and grants can help a rural community be a healthier place to live by providing the funding for a plentiful supply of clean water at the lowest possible cost.



# APRIL 2011

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
<b>"A river is powerful because many drops of water have learned the secret of cooperation."</b>					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30



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EARTH DAY

...Providing Clean and Healthy Water

# Business Development

Public bodies and non-profit organizations are eligible for **Rural Business Enterprise Grants (RBEG)** that help to foster a healthy business climate by creating economic opportunities for small and emerging rural business. They can use the grants for revolving loans funds, land, equipment, infrastructure and training.



# MAY 2011

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
1	2	3	4	5	6	7
8 <small>MOTHER'S DAY</small>	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30 <small>MEMORIAL DAY FEDERAL HOLIDAY</small>	31	<b>"Whenever you see a successful business, someone once made a courageous decision." <i>Peter Drucker</i></b>			

**...Creating New Jobs**

# Homeownership

Homebuyers can always get more for their money with Rural Development home loans. They require no down payment or mortgage insurance and are available to homebuyers with modest incomes. Homebuyers work with the lender of their choice with the **Guaranteed Rural Housing (GRH)** program and with Rural Development for the Direct home loan program.



# JUNE 2011

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
<b>"A happy home is more than a roof over your head—it's a foundation under your feet."</b>			1	2	3	4
5	6	7	8	9	10	11
12	13	14 FLAG DAY	15	16	17	18
19 FATHER'S DAY	20	21	22	23	24	25
26	27	28	29	30		

...Increasing Housing Opportunities

# Community Healthcare

**Community Facility (CF)** loans, grants and loan guarantees with local lenders help public bodies and non-profit organizations provide essential facilities and services. The availability of quality healthcare is critical for the future of rural communities.



# JULY 2011

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
<b>"No one can help everybody, but everyone can help someone."</b>					1	2
3	4 <small>INDEPENDENCE DAY FEDERAL HOLIDAY</small>	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24 31	25	26	27	28	29	30

# Waste Water Resources

**Water and Waste Disposal (WW)** loans and grants help rural communities provide environmentally safe infrastructure crucial for their economic growth and quality of life.



# AUGUST 2011

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31	<p><b>"Some men see things as they are and ask why. I dream of things that never were and say, why not?"</b>  <i>George Bernard Shaw</i></p>		

**...Environmentally Safe Waste Water**

# Energy Programs

Programs are available to help rural small businesses and agricultural producers improve their bottom line. Both are eligible for **Renewable Energy for America (REAP)** grants and loan guarantees to purchase renewable energy systems and make energy efficiency improvements. The **Rural Economic Development Loan and Grant (REDL) (REDG)** program provides interest free loans and grants to local utilities that re-lend money to local businesses for projects that will create and retain jobs in rural areas. Agricultural producers can apply for **Value Added Producer Grants (VAPG)** to help them add value to their commodities.



# SEPTEMBER 2011

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
<b>"Some people succeed because they are destined to, but most men succeed because they are determined to."</b>				1	2	3
4	5 <small>LABOR DAY FEDERAL HOLIDAY</small>	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	

# Rental Housing

Rural Development works with developers to ensure that affordable rental housing is available for families and seniors with modest incomes in rural communities. **Rural Rental Housing (RRH)** direct and guaranteed loans are available at low interest rates for the construction of new complexes or the purchase of existing properties.



# OCTOBER 2011

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
<b>"Don't let the fact that you can't do it all keep you from doing what you can."</b>						1
2	3	4	5	6	7	8
9	10 <small>COLUMBUS DAY FEDERAL HOLIDAY</small>	11	12	13	14	15
16	17	18	19	20	21	22
23 30	24 31	25	26	27	28	29

## Public Services

**Community Facilities (CF)** loans, grants and loan guarantees can help public bodies and non-profits provide essential public services. Grants are available through the **Economic Impact Initiative (EII)** in communities struggling with high non-employment.

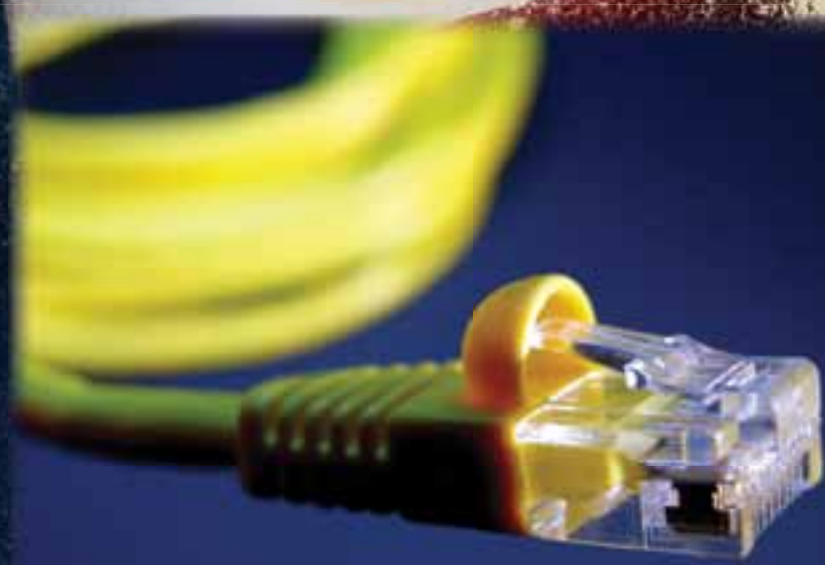


# NOVEMBER 2011

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
		1	2	3	4	5
6  DAYLIGHT SAVINGS TIME ENDS	7	8  ELECTION DAY	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24  THANKSGIVING FEDERAL HOLIDAY	25	26
27	28	29	30	<p><b>"There is little difference in people...the little difference is attitude. The big difference is whether it is positive or negative."</b></p> <p><i>George Bernard Shaw</i></p>		

# Broadband

The **American Recovery and Reinvestment Act** provided \$2.5 billion in grants and loans to encourage the deployment of high speed internet service to rural residents, anchor institutions and businesses across the country through USDA's **Broadband Initiative Program (BIP)**. Broadband will help to create jobs, spur economic development, and equalize educational opportunities.




# DECEMBER 2011

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
<b>"Small opportunities are often the beginning of great achievements."</b>				1	2	3
4	5	6	7	8	9	10
11	12	13	14 PEARL HARBOR DAY	15	16	17
18	19	20	21	22	23	24
25	26 FEDERAL HOLIDAY	27	28	29	30	31

...Bringing Broadband to Rural Areas

# Missouri Accomplishments

Type of Assistance	Recipients	Dollars
Rural Enterprise Business Grants	23	\$1,062,000
Rural Enterprise Business Grants (ARRA) 	2	\$72,000
Emergency Community Water Assistance Grant	3	\$1,089,085
Water & Waste Loans	24	\$30,174,000
Water & Waste Grants	18	\$18,598,681
Water & Waste Loans (ARRA) 	20	\$26,049,300
Water & Waste Grants (ARRA) 	13	\$12,988,040
Predevelopment Grant Funding	7	\$45,000
Individually Owned Water System	1	\$300,000
Business & Industry Disaster Loan	1	\$1,600,000
Business & Industry Loans	17	\$36,947,000
Business & Industry Loans (ARRA) 	23	\$47,868,000
Community Facility Direct Loans	10	\$8,774,397
Community Facility Loans (ARRA) 	22	\$88,214,268
Community Facility Disaster Loans	2	\$44,700
Community Facility Guaranteed Loans	5	\$33,981,000
Community Facility Guaranteed Disaster Loans	1	\$14,000,000
Community Facility Grants	36	\$1,270,777
Community Facility Economic Impact Grants	18	\$438,791
Community Facility Grants (ARRA) 	42	\$4,832,747
Community Facility Disaster Grants	32	\$1,242,690
Self-Help Technical Assistance Grants	1	\$324,000
Housing Preservation Grants	3	\$262,325
Multi-Family Housing Loans	6	\$1,903,822
Multi-Family Housing Grants	3	\$117,290
Multi-Family Housing Deferrals	4	\$774,640
Multi-Family Housing Rental Assistance	9,055	\$16,700,000

Type of Assistance	Recipients	Dollars
Multi-Family Housing Voucher Assistance	267	\$456,172
Value Added Producer Grants	4	\$618,000
Rural Economic Development Loan (Electric)	3	\$2,220,000
Intermediary Relending Program	2	\$675,000
Energy Audit Grants	1	\$100,000
Renewable Energy Assistance Program Grants	55	\$1,986,417
Renewable Energy Assistance Program Guaranteed Loans	8	\$5,810,917
Technical Assistance Training Grant	1	\$56,000
Solid Waste Management Grant	2	\$263,228
Single Family Housing Direct Loans	819	\$75,473,490
Single Family Housing Guaranteed Loans	4,757	\$495,226,244
504 Loans and Grants	395	\$1,895,636
Electric Project Funding	9	\$641,022,000
Telecommunication Funding	15	\$180,062,293

**Total**

**\$1,756,139,950**



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# Program Summary

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**HOUSING PROGRAMS:** *Direct Loans and Grants - Apply to Rural Development. Loan Guarantees - Apply to intermediary (approved and participating lenders, mortgage companies)*

Program	Objective	Applicant	Uses	Population	Loan/Grant	Terms/Conditions
<b>Single Family Housing Direct Loans (502)</b>	Provide safe, well-built, affordable homes for rural Americans.	Families and individuals.	Buy, build, improve, repair or rehabilitate the applicant's permanent residence.	Rural areas of 20,000 or less.	Direct loan.	Up to 100% of market value or cost, whichever is less. 33 and 38 years fixed rate. Applicant may be eligible for payment assistance (funded buy down) on the loan.
<b>Single Family Housing Guaranteed Loans</b>	Help applicants buy their homes by guaranteeing loans made by private lenders.	Families and individuals.	Purchase new or existing home.	Rural areas of 20,000 or less.	Loan guarantee.	30 year, fixed rate. Interest rate negotiated between lender and borrower. Loans to 100% of market value plus a 3.5% fee.
<b>Single Family Housing Direct Repair Loans and Grants (504)</b>	Help very-low income homeowners remove health and safety hazards or repair their homes.	Families and individuals who currently own their home.	Repair or replace roof, winterizing, purchase or repair of heating system, structural repair, and water, sewage connect fees, etc.	Rural areas of 20,000 or less.	Direct loan, grant.	Loan up to 20 years at 1% percent; may not exceed \$20,000. Grants up to \$7500 only available to very-low-income applicants 62 or older who cannot afford to pay 1% loan.
<b>Mutual Self-Help Housing Grants (523)</b>	Assist lower income families in building their own homes.	Non-profits and public bodies.	Technical assistance to qualify and supervise small groups of families to build each other's homes.	Rural areas of 20,000 or less.	Grant.	Two year grant agreement. Homeowners must provide 65% of the necessary labor.
<b>Rural Rental Housing Direct Loans (515)</b>	Provide safe, well-built, affordable rental housing for very-low, and low income individuals and families.	Individuals, limited profit and non-profit organizations.	New construction or rehabilitation of rental housing.	Rural areas of 20,000 or less.	Direct loan; rental assistance.	Non-profit up to 100% of total development cost; for-profit up to 97%. 30-year term with up to 50 year amortization. For-profit organizations with Low-Income Housing Tax Credits: 95% of total development costs.
<b>Rural Rental Housing Guaranteed Loans (538)</b>	Provide safe, well-built, affordable rental housing for very-low to low income individuals and families.	Individuals, partnerships, LLC's, trusts, state and local agencies and Indian Tribes.	New construction or substantial rehabilitation of rental housing.	Rural areas of 20,000 or less.	Loan guarantee.	For-profit up to 90% loan to value; non-profit up to 97% loan to value. Repayment: 25 to 40 year fixed rates.
<b>Housing Preservation Grants (533)</b>	Repair and rehabilitate housing owned or occupied by very-low and low income rural families.	Public bodies and non-profit organizations.	Operation of a program which finances repair and rehabilitation for single family and small rental properties.	Rural areas of 20,000 or less.	Grant.	Two year grant agreement.
<b>Farm Labor Housing (514 &amp; 516)</b>	Provide safe, well-built affordable rental housing for farm workers.	Public and private non-profit organizations, farm owners, farm partnerships, farm corporations and LLC's.	New construction or substantial rehabilitation of housing for farm workers and agricultural processing workers.	No population restriction.	Direct loan, grant.	Loans up to 102% of total development cost at 1% for up to 33 years. Grants to NFP's for up to 90% of total development cost. Resident farm workers and processing workers must be permanent residents or US citizens.

**BUSINESS PROGRAMS:** *Direct Loans and Grants - Apply to Rural Development. Loan Guarantees - Apply to participating lenders*

Program	Objective	Applicant	Uses	Population	Loan/Grant	Terms/Conditions
<b>B&amp;I - Business and Industry</b>	Create jobs and stimulate rural economies by providing financial backing for rural businesses.	Businesses apply through Federal or State chartered banks, credit unions, savings & loan associations or Farm Credit Services.	Most legal business purposes except production agriculture. Includes acquisition, start-up and expansion of businesses that create rural employment.	All areas except cities of more than 50,000 and their contiguous and adjacent urbanized areas.	Loan guarantee.	Lender and borrower negotiate terms. Interest rate tied to published rate that may change no more often than quarterly.
<b>IRP - Intermediary Relending Program</b>	Capitalize local revolving loan funds for the purpose of financing business facilities and community development.	Public bodies, non-profit corporations, Native American tribes, and cooperatives.	Support community development, establish or expand businesses, create or save rural jobs.	Rural areas and incorporated places with populations of less than 25,000.	Direct loan.	The intermediary makes loans to businesses on terms consistent with security offered. Loan term to intermediary is 1% interest for 30 years.
<b>RBEG - Rural Business Enterprise Grants</b>	Finance and facilitate the development of small and emerging private business enterprises.	Public bodies, private non-profit corporations, and federally recognized Native American tribes.	Buy and develop land; establish a revolving loan fund; purchase equipment; construct buildings, streets, parking areas, utility extensions; adult job training; and rural distance learning networks.	All areas except cities of more than 50,000 and their contiguous and adjacent urbanized areas.	Grant.	When grant funds are used for revolving loan fund (RLF), the intermediary makes loans to businesses from its RLF on terms consistent with security offered.
<b>REDLG - Rural Economic Development Loans and Grants</b>	Finance economic development and job creation through local rural utilities.	Electric and telephone utilities eligible for financing from the Rural Utilities Service.	Establish revolving loan funds or lend funds to local for-profit and non-profit businesses as well as public bodies for projects that will create or retain jobs.	All areas except cities of more than 50,000 and their contiguous and adjacent urbanized areas.	Direct loan; grant for revolving loan program.	The intermediary (electric or telephone utility) makes loans to ultimate recipients. Loans to the utility are 0% interest for 10 years.
<b>RBOG - Rural Business Opportunity Grants</b>	Finance technical assistance for business development and conduct economic development planning in rural areas.	Public bodies, non-profit corporations, Indian tribes on Federal or State reservations, and cooperatives with primarily rural members.	Technical assistance, training, new business support centers, economic development plans.	All areas except cities of more than 50,000 and their contiguous and adjacent urbanized areas.	Grant.	Must be completed within 2 years after project has begun.
<b>RCDG - Rural Cooperative Development Grants</b>	Establish and operate centers to help set up cooperatives or improve the operations of existing cooperatives, resulting in an improved rural economy.	Non-profit corporations and institutions of higher learning. Apply directly to the Rural Development National Office.	To conduct feasibility studies, business plans, and applied research as well as provide training and other technical assistance to new and existing cooperatives and businesses.	All areas except cities of more than 50,000 and their contiguous and adjacent urbanized areas.	Grant.	Specific selection criteria. Grants are awarded on a competitive basis; require a minimum 25% match.
<b>VAPG - Value-Added Producer Grants</b>	Help agricultural producers enter into activities that add value to their commodities.	Independent producers, farmer and rancher cooperatives, agricultural producer groups, and majority-controlled producer-based business ventures.	Planning purposes such as conducting feasibility studies or business plans; or as working capital to help start the operations of a venture.	No population restriction.	Grant.	Specific selection criteria. Grants are awarded on a competitive basis. Funds cannot be used to build facilities or purchase equipment. Dollar-for-dollar match required.
<b>REAP - Rural Energy for America</b>	Support for energy efficiency and renewable energy systems in rural areas.	For renewable energy, energy efficiency improvements, feasibility studies - agricultural producers and rural small businesses For energy audit and renewable energy development assistance - public bodies, institutions of higher learning, rural electric co-ops and others.	Renewable energy projects, energy efficiency improvements, feasibility studies, and energy audit and renewable energy development assistance.	All areas except cities of more than 50,000 and their contiguous and adjacent urbanized areas.	Loan guarantee and grant.	Specific selection criteria. Loans cannot exceed 75% of eligible project costs. Grants are awarded on a competitive basis; cannot exceed 25% of eligible project costs.
<b>RMAP - Rural Microentrepreneur Assistance Program</b>	Provide support for the ongoing success of rural micro-entrepreneurs and microenterprises.	Non-profit entities and public institutions of higher learning that have managed revolving loan funds, been trained in microenterprise development or are active in the SBA Microloan Program.	Loans for working capital; purchase of furniture, supplies, inventory and equipment; debt refinancing, business acquisitions; business-ready real estate. Grants for training and assistance for current and potential micro-borrowers.	All areas except cities of more than 50,000 and their contiguous and adjacent urbanized areas.	Grant/loan combo; loan only; technical assistance-only grant.	Loan repayment: 20 years at 2%; two year payment deferral. Minimum loan -\$50,000; maximum loan in any given year - \$500,000.

**COMMUNITY PROGRAMS:** *Direct Loans and Grants - Apply to Rural Development. Loan Guarantees - Apply to participating lenders*

Program	Objective	Applicant	Uses	Population	Loan/Grant	Terms/Conditions
<b>CF - Community Facilities</b>  (Faith-Based and First Responder)	Provide essential community facilities for rural communities.	Public bodies, non-profit organizations, and Indian tribes.	Build facilities and purchase equipment for fire and rescue, early warning systems, police stations, health clinics, schools, libraries, hospitals, etc.	Rural areas of 20,000 or less.	Direct loan, loan guarantee, grant.	Direct - up to 100% of market value. 40 years or life of security. <u>Grant</u> - maximum 75% of project cost. <u>Guarantee</u> - up to 90%; fixed or variable rate set by lender; useful life not to exceed 40 years.
<b>RCDI -Rural Community Development Initiative</b>	Help recipients develop the capacity to undertake housing, community, or economic development projects.	Private, non-profit or public organizations legally organized for at least 3 years and have experience working with non-profit organizations and low-income communities.	Intermediary provides technical and financial assistance to help non-profits and low-income rural communities undertake housing, community, or economic development projects.	All areas with less than 50,001 residents and not contiguous or adjacent to an urban area.	Grant.	Grants are awarded on a competitive basis. Three year grant agreement with matching funds.
<b>Water and Waste Disposal</b>	Develop water and wastewater systems.	Public entities, Indian tribes, and non-profit corporations.	Build, repair, and improve public water systems, and waste collection and treatment systems, and related costs.	Rural areas, cities, and towns up to 10,000.	Direct loan; grant; loan guarantee.	Interest rates are set quarterly. Repayment - up to 40 years. Grants may be available. Guarantees up to 90% available to eligible lenders.
<b>PPG - Predevelopment Planning Grants</b>  <b>SEARCH - Special Evaluation Assistance for Rural Communities and Households</b>	Pay costs associated with developing an RD application for a proposed water or wastewater project.	Public entities and non-profit corporations.	Predevelopment costs, (e.g., preliminary engineering and environmental report) for entities intending to apply in the near future for water and waste funding from Rural Development. SEARCH uses include preliminary design and technical assistance.	<u>PPG</u> - Rural areas of 10,000 or less <u>SEARCH</u> - Rural areas of 2,500 or less.	Grant.	Median household income in the service area must be less than \$39,056. Applications accepted year round. <u>PPG</u> - Grants up to \$25,000 or 75 percent of the project costs, <u>SEARCH</u> - Grants available up to 100% of eligible costs; \$30,00 maximum grant.
<b>SWMG - Solid Waste Management Grants</b>	Reduce or eliminate pollution of water resources and improve solid waste sites.	Non-profit organizations and public bodies.	Provide technical assistance and training to communities. Improve planning and management of solid waste facilities.	Rural areas, cities and towns up to 10,000.	Grant.	Projects are funded based on selection at the National level. Applications are accepted from October 1 to December 31 of each year.
<b>DLT - Distance Learning and Telemedicine</b>	Bring electronic educational resources to rural schools and improve rural health care delivery.	For-profit and non-profit incorporated entities-that operate rural schools, libraries, health care clinics and other educational or health care facilities.	Hardware and software (e.g., cameras, video monitors, computers, and LAN) and for healthcare facilities (e.g., medical records programs, teleradiology, digital microscopes).	Rural areas with 20,000 or less.	Direct loan and/or grant.	Matching funds are required.
<b>Community Connect</b>	Provide broadband in unserved areas to provide public safety services and foster economic growth.	For-profit entities, non-profit and cooperative associations, public bodies and other utilities. Apply directly to Rural Development National Office.	Construct, acquire, or lease facilities to deploy broadband transmission services. Improve, expand, construct or acquire a community center with at least 10 computer access points free from charges for two years.	Rural areas with 20,000 or less.	Grant.	Grants awarded on a competitive basis annually. 15% matching contribution required. \$50,000 minimum; no maximum amount.
<b>BIP - Broadband Initiatives Program</b>	Bring broadband service to unserved and underserved communities.	Legally organized entities (except those serving more than 2% of the telephone subscriber lines) providing or proposing to provide broadband service in eligible communities.	Construct, acquire, and improve broadband transmission facilities and equipment; land and buildings used to provide broadband service; and refinance Telecommunications Program debt.	Eligible rural communities with 20,000 or less.	Direct loan; loan guarantee.	Loans are made at the Treasury rate of interest at the time of the advance for a period equal to expected composite economic life of the assets financed. Loans are guaranteed at the interest rate set by the private lender for no more than 80% of the principal amount.
<b>Electricity and Telecommunications</b>	Provide reliable, affordable electricity and telecommunications.	For profit entities, non-profit and cooperative associations, public bodies, and other utilities. Apply directly to Rural Development National Office.	Upgrade, expand, maintain, and replace the rural electric infrastructure, such as Generation, transmission, and distribution of electric power, 911 emergency service, digital switching equipment, fiber optic cable, telecommunications and broadband services.	<u>Electric</u> - Rural areas as defined by the U.S. Census. <u>Telecommunications</u> - Rural areas with 5,000 or less.	Direct loan; loan guarantee.	Interest rates are established in accordance with 7 CFR 1745.

## Nondiscrimination Statement

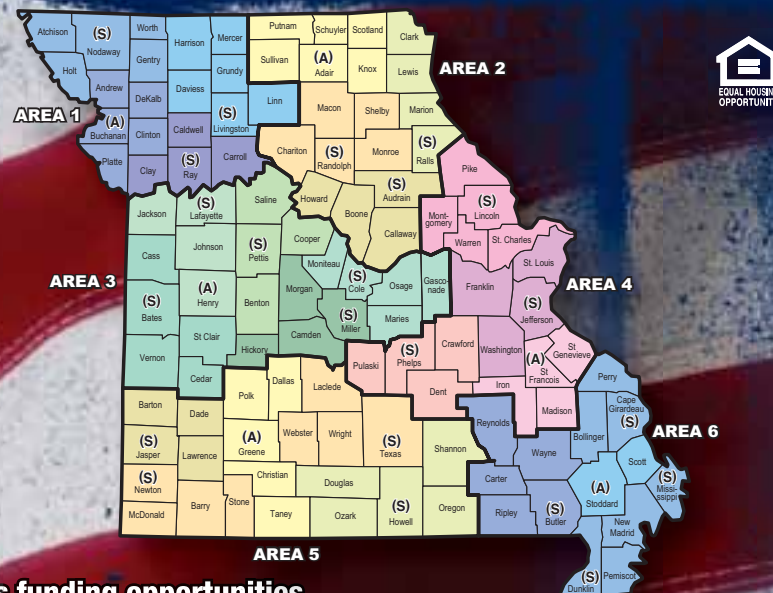
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[www.rurdev.usda.gov/mo](http://www.rurdev.usda.gov/mo)

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